

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
838925
PHELAN HALLINAN DIAMOND & JONES, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for QUICKEN LOANS, LLC
In Re:
GHANI S. KHAN
Debtor

Case No.: 18-18695 - MBK
Chapter: 13
Judge: MICHAEL B KAPLAN

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor QUICKEN LOANS, LLC in this matter. On or about July 10, 2020, the parties discussed the mortgage loan ending in 4098 ("subject mortgage loan"), secured by real property described as 450 MAIN STREET, SAYREVILLE, NJ 08872-1246, which continues to be impacted by COVID-19. Pursuant to State and/or Federal guidelines a second forbearance was offered, the terms of which are as follows:

1. The parties agree to a second forbearance period of THREE (3) months and Debtor has elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting August 1, 2020 through October 31, 2020 .

2. Debtor will resume mortgage payments beginning November 1, 2020 and will be required to cure the delinquency created by the forbearance period ("forbearance arrears") May 2020- October 2020.

3. The payment amount currently is \$1,427.66.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or

under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, the Debtor must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor's obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Dated: July 14, 2020

/s/ Sherri J. Smith
Sherri J. Smith, Esq.
Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
Tel: 856-813-5500 Ext. 47923
Fax: 856-813-5501
Email: Sherri.Smith@phelanhallinan.com

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
838925 PHELAN HALLINAN DIAMOND & JONES, PC 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103 856-813-5500 Attorneys for QUICKEN LOANS, LLC	
In Re:	Case No.: 18-18695 - MBK
GHANI S. KHAN	Chapter: 13
Debtor	Judge: MICHAEL B KAPLAN

CERTIFICATION OF SERVICE

GHANI S. KHAN
450 MAIN STREET
SAYREVILLE, NJ 08872-1246
VIA REGULAR MAIL
(Debtor)

DAVID G. BESLOW, Esquire
7 GLENWOOD AVENUE
SUITE 311B
EAST ORANGE, NJ 07017
(Attorney for Debtors)

Albert Russo, Trustee
Standing Chapter 13 Trustee, CN4853
Trenton, NJ 08650-4853
(Chapter 13 Trustee)

I, Richard Millichap, Bankruptcy Secretary for the law firm of Phelan Hallinan Diamond & Jones, PC, hereby certify that on July 14, 2020, I did serve a copy of the proposed to each of the above captioned parties by e-filing and regular mail.

/s/ Richard Millichap

Fill in this information to identify the case:

Debtor 1 GHANI S. KHAN
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: TRENTON Vicinage of the District of New Jersey
(State)
Case Number 18-18695 MBK

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: QUICKEN LOANS INC.

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 4098

Date of payment change:
Must be at least 21 days after date of this notice

04/01/2020

New total payment:
Principal, interest, and escrow, if any \$1,427.66

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$630.82

New escrow payment: \$697.86

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: _____ New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Robert J. Davidow
Signature

Date February 19, 2020

Print: Robert J. Davidow, Esq.
First Name Robert J. Middle Name Last Name

Title Attorney

Company Phelan Hallinan Diamond & Jones, PC

Address 1617 JFK Boulevard
Philadelphia, PA 19103

Contact Phone 856-813-5500

Email Robert.Davidow@phelanhallinan.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for QUICKEN LOANS INC.

In Re:

Ghani S. Khan

Case No: 18-18695 - MBK

Judge: MICHAEL B KAPLAN

Chapter: 13

CERTIFICATION OF SERVICE

1. I, Jason Seidman:

represent the _____ in the above-captioned matter.

am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents QUICKEN LOANS INC. in the above captioned matter.

am the _____ in the above case and am representing myself.

2. On February 20, 2020 I sent a copy of the following pleadings and/or documents to the parties listed below:

Notice of Mortgage Payment Change

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: February 20, 2020

/s/ Jason Seidman
Jason Seidman

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Ghani S. Khan 450 Main Street, Sayreville, NJ 08872-1246	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
David G. Beslow, Esquire 7 Glenwood Avenue Suite 311B East Orange, NJ 07017	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Albert Russo, Trustee Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

Exhibit “A”

Quicken Loans

1050 Woodward Avenue | Detroit, MI 48226

GHANI S KHAN
450 MAIN ST
SAYREVILLE NJ 08872-1246

Loan Information

Loan Number: [REDACTED]

Property Address: 450 Main ST

Sayreville, NJ 08872

Statement Date: 02/05/2020

New Payment Effective Date: 04/01/2020

1. Your Escrow Account Items

To take a closer look at your numbers, sign in to Rocket Mortgage® by Quicken Loans and click on the Loan Information tab.

Annual Escrow Account Breakdown

Activity	Estimated Amount*	Actual Amount	Next Due
Township Taxes	\$4,963.75	\$4,806.81	04/2020
Mortgage Insurance	\$1,703.16	\$1,662.96	04/2020
Homeowners Insurance	\$1,036.00	\$1,024.00	10/2020
Totals:	\$7,702.91	\$7,493.77	

*The estimated amounts are based on an amount provided previously or the amount last disbursed.

2. Your Escrow Account Has a Shortage

Due to an increase in your taxes and/or insurance, your escrow account is short \$880.51.

Projected Escrow Account Balance

Projected Minimum Balance:	- \$92.81
Required Minimum Balance:	\$971.80
Shortage:	\$880.51

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

3. Your Payment Is Changing

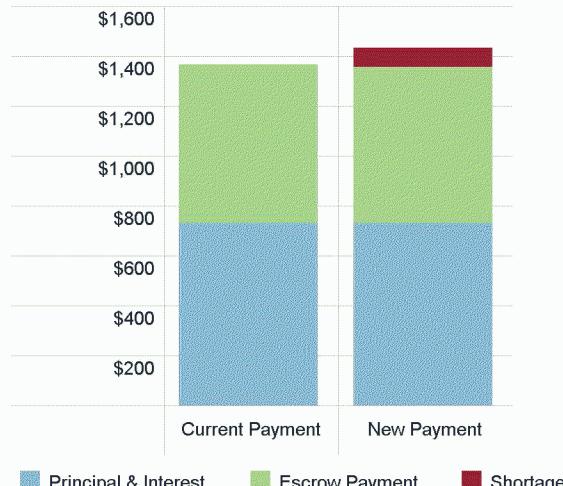
Your escrow payment is increasing.

Breaking Down the Numbers

	Current	New
Principal & Interest:	\$729.80	\$729.80
Escrow Payment:	\$630.82	\$624.48
Shortage:		\$73.38
Monthly Payment:	\$1,360.62	\$1,427.66

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of bankruptcy.

Mortgage Payment Breakdown



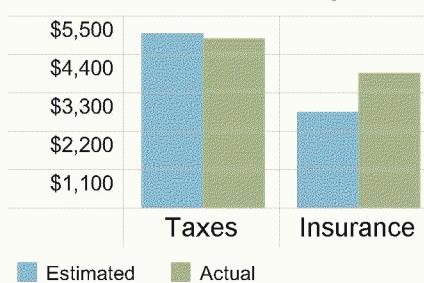
(This space intentionally left blank)



1050 Woodward Avenue | Detroit, MI 48226

4. A Closer Look at Your Escrow Account History

Total Tax and Insurance Payments



This chart highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow.

Escrow Account Activity History for April 2019 through March 2020

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
04/2019	Beginning Balance					\$2,272.85	-\$ 5,049.98
04/2019	Deposit	\$641.91	\$630.82	\$0.00	\$0.00	\$2,914.76	-\$ 4,419.16
04/2019	Withdrawal - TOWNSHIP TAXES	\$0.00	\$0.00	\$1,227.00	\$1,227.00	\$1,687.76	-\$ 5,646.16
04/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$141.93	\$1,545.83	-\$ 5,788.09
05/2019	Deposit	\$641.91	\$630.82	\$0.00	\$0.00	\$2,187.74	-\$ 5,157.27
05/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$141.93	\$2,045.81	-\$ 5,299.20
06/2019	Deposit	\$641.91	\$630.82	\$0.00	\$0.00	\$2,687.72	-\$ 4,668.38
06/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$141.93	\$2,545.79	-\$ 4,810.31
07/2019	Deposit	\$641.91	\$630.82	\$0.00	\$0.00	\$3,187.70	-\$ 4,179.49
07/2019	Withdrawal - TOWNSHIP TAXES	\$0.00	\$0.00	\$1,255.75	\$1,193.27	\$1,931.95	-\$ 5,372.76
07/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$141.93	\$1,790.02	-\$ 5,514.69
08/2019	Deposit	\$641.91	\$630.82	\$0.00	\$0.00	\$2,431.93	-\$ 4,883.87
08/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$141.93	\$2,290.00	-\$ 5,025.80
09/2019	Deposit	\$641.91	\$0.00	\$0.00	\$0.00	\$2,931.91	-\$ 5,025.80
09/2019	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$1,036.00	\$1,131.00	\$1,895.91	-\$ 6,156.80
09/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$141.93	\$1,753.98	-\$ 6,298.73
10/2019	Deposit	\$641.91	\$0.00	\$0.00	\$0.00	\$2,395.89	-\$ 6,298.73
10/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$141.93	\$2,253.96	-\$ 6,440.66
10/2019	Withdrawal - TOWNSHIP TAXES	\$0.00	\$0.00	\$1,254.00	\$1,193.26	\$999.96	-\$ 7,633.92
10/2019	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$0.00	\$1,024.00	\$999.96	-\$ 8,657.92
11/2019	Deposit	\$641.91	\$0.00	\$0.00	\$0.00	\$1,641.87	-\$ 8,657.92
11/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$138.58	\$1,499.94	-\$ 8,796.50
12/2019	Deposit	\$641.91	\$0.00	\$0.00	\$0.00	\$2,141.85	-\$ 8,796.50
12/2019	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$138.58	\$1,999.92	-\$ 8,935.08
01/2020	Deposit	\$641.91	\$0.00	\$0.00	\$0.00	\$2,641.83	-\$ 8,935.08
01/2020	Withdrawal - TOWNSHIP TAXES	\$0.00	\$0.00	\$1,227.00	\$1,210.14	\$1,414.83	-\$ 10,145.22
01/2020	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$138.58	\$1,272.90	-\$ 10,283.80
02/2020	Deposit	\$641.91	\$11,028.97	\$0.00	\$0.00	\$1,914.81	\$745.17 **
02/2020	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$138.58	\$1,772.88	\$606.59
03/2020	Deposit	\$641.91	\$658.55	\$0.00	\$0.00	\$2,414.79	\$1,265.14 **
03/2020	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$141.93	\$138.58	\$2,272.86	\$1,126.56 **
	Totals	\$7,702.92	\$14,841.62	\$7,702.91	\$8,665.08		

** This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.



1050 Woodward Avenue | Detroit, MI 48226

5. A Closer Look at Projections for Your Escrow Account

Escrow Account Projection

MORTGAGE INS:	\$1,662.96
TOWNSHIP TAXES:	\$4,806.81
HOMEOWNERS INS:	\$1,024.00
Annual Taxes and Insurance:	\$7,493.77
	+12

New Monthly Escrow Payment: **\$624.48**

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$971.80. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity for April 2020 through March 2021

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
04/2020	Beginning Balance			\$1,126.56	\$2,191.17
04/2020	Deposit	\$624.48	\$0.00	\$1,751.04	\$2,815.65
04/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$1,612.46	\$2,677.07
04/2020	Withdrawal - TOWNSHIP TAXES	\$0.00	\$1,210.14	\$402.32	\$1,466.93
05/2020	Deposit	\$624.48	\$0.00	\$1,026.80	\$2,091.41
05/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$888.22	\$1,952.83
06/2020	Deposit	\$624.48	\$0.00	\$1,512.70	\$2,577.31
06/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$1,374.12	\$2,438.73
07/2020	Deposit	\$624.48	\$0.00	\$1,998.60	\$3,063.21
07/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$1,860.02	\$2,924.63
07/2020	Withdrawal - TOWNSHIP TAXES	\$0.00	\$1,193.27	\$666.75	\$1,731.36
08/2020	Deposit	\$624.48	\$0.00	\$1,291.23	\$2,355.84
08/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$1,152.65	\$2,217.26
09/2020	Deposit	\$624.48	\$0.00	\$1,777.13	\$2,841.74
09/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$1,638.55	\$2,703.16
10/2020	Deposit	\$624.48	\$0.00	\$2,263.03	\$3,327.64
10/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$2,124.45	\$3,189.06
10/2020	Withdrawal - TOWNSHIP TAXES	\$0.00	\$1,193.26	\$931.19	\$1,995.80
10/2020	Withdrawal - HOMEOWNERS INS	\$0.00	\$1,024.00	-\$92.81	\$971.80 ^L

Note: Your remaining Escrow account breakdown is on the next page.

Quicken Loans®

1050 Woodward Avenue | Detroit, MI 48226

Future Escrow Account Activity for April 2020 through March 2021 Continued

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
11/2020	Deposit	\$624.48	\$0.00	\$531.67	\$1,596.28
11/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$393.09	\$1,457.70
12/2020	Deposit	\$624.48	\$0.00	\$1,017.57	\$2,082.18
12/2020	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$878.99	\$1,943.60
01/2021	Deposit	\$624.48	\$0.00	\$1,503.47	\$2,568.08
01/2021	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$1,364.89	\$2,429.50
01/2021	Withdrawal - TOWNSHIP TAXES	\$0.00	\$1,210.14	\$154.75	\$1,219.36
02/2021	Deposit	\$624.48	\$0.00	\$779.23	\$1,843.84
02/2021	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$640.65	\$1,705.26
03/2021	Deposit	\$624.48	\$0.00	\$1,265.13	\$2,329.74
03/2021	Withdrawal - MORTGAGE INS	\$0.00	\$138.58	\$1,126.55	\$2,191.16
Totals		\$7,493.76	\$7,493.77		

¹This amount denotes the projected low balance.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Quicken Loans Inc., P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 380-3138.

Questions? Contact Your Quicken Loans Team.

Phone: (800) 508-0944

Email: Help@QuickenLoans.com

Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET

Saturday: 9:00 a.m. - 4:00 p.m. ET

Preguntas: (800) 982-2544